

PTO/SB/08B

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	10/814,548
				Filing Date	March 31, 2004
				First Named Inventor	Richard Warren Hailey
				Group Art Unit	2171 2165
				Examiner Name	Not yet known Jacques Veillard
Sheet	1	of	3	Attorney Docket Number	014586-9012-00

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(s), volume-issue numbers(s), publisher, city and/or country where published.
JV		Rembrandt Lending System Utilities Guide, June 1998, Third Edition, pp. 1-123, Bankers Systems, Inc., St. Cloud, MN
JV		Rembrandt Lending System Product Overview, October 1999, pp. 1-59, Third Edition, Bankers Systems, Inc., St. Cloud, MN
JV		Rembrandt Lending System Loan Operations Guide Part 1, August 2000, pp. 1-235, Fourth Edition, Bankers Systems, Inc., St. Cloud, MN
JV		Rembrandt Lending System Loan Operations Guide Part 2, August 2000, pp. 1-98, Fifth Edition, Bankers Systems, Inc., St. Cloud, MN
JV		Rembrandt Lending System Organization and User Management Guide, August 2000, pp. 1-119, Third Edition, Bankers Systems, Inc., St. Cloud, MN
JV		ARTA Lending Documentation System User's Guide Part 1, November 2000, pp. 1-212, Second Edition, Bankers Systems, Inc., St. Cloud, MN
JV		ARTA Lending Documentation System User's Guide Part 2, November 2000, pp. 1-70, First Edition, Bankers Systems, Inc., MN
JV		Rembrandt Lending System Lending Policy Guide, August 2000, pp. 1-187, Third Edition, Bankers Systems, Inc., St. Cloud, MN
		ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN "No Date"

Examiner Signature	/Jacques Veillard/	Date Considered	10/10/2006
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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
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JV		Rembrandt Lending System Forms and Tasks Descriptions/Glossary, April 2001, pp. 1-143, Ninth Edition, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System Experience Proven Technology With Reliable Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN "No Date"
		ARTA Deposit Documentation System User's Guide Part I Version 2.5, pp. 1-63, Bankers Systems, Inc., St. Cloud, MN "No Date"
		ARTA Deposit Documentation System User's Guide Part II Version 2.5, pp. 1-74, Bankers Systems, Inc., St. Cloud, MN "No Date"
		ARTA Lending Documentation System Credit Insurance Setup Worksheets Credit Life Insurance, Disability Insurance, and Involuntary Unemployment Insurance, pp. 1-14, Bankers System, Inc., St. Cloud, MN "No Date"
JV		Rembrandt Lending System Powerful Technology Fused With Reliable Compliance Knowledge, revised June 5, 2003, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
JV		RAKIS Document Control and Production System Executive Summary 2003, pp. 1-16, VMP Mortgage Solutions, Mortgage Business Unit, Bankers Systems, Inc., Fraser, MI
		I-32 Forms Solutions, I-32 Forms Design Features, pp. 1-2, VMP Mortgage Solutions, a Bankers Systems, Inc. company "No Date"
		I-32 Forms Solutions, I-32 Forms Solutions: I-32 Featuring Editor, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company "No Date"

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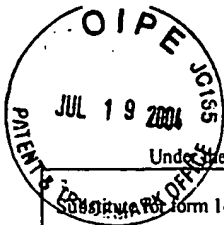
OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS		
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JV		JASON HARROP, OASIS LegalXML eContracts Technical Committee, Discussion Paper - XForms for Contract Semantics, http://lists.oasis-open.org/archives/legalxml-econtracts/200403/pdf00000.pdf , March 11, 2004, Version 1.0, pp. 1-20

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				First Named Inventor	Richard Warren Hailey
				Group Art Unit	2171 2165
Sheet	1	of	1	Examiner Name	Not yet assigned Jacques Veillard
				Attorney Docket Number	014586-9012-00

U.S. PATENT DOCUMENTS				
Examiner Initials		U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
JV		5,043,891	Goldstein et al.	8/27/1991
JV		5,367,619	Dipaolo et al.	11/22/1994
JV		5,692,206	Shirley et al.	11/25/1997
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JV		20010051962	Plotkin	12/13/2001
JV		20020138519	Miller	9/26/2002
JV		20020138524	Ingle et al.	9/26/2002
JV		20020178190	Pope et al.	11/28/2002
JV		20030078949	Scholz et al	4/24/2003
JV		20030187756	Klivington et al.	10/2/2003

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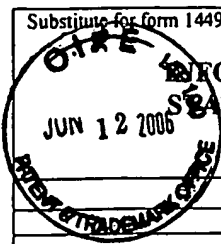
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Substitute for form 1449/PTO		Complete if Known	
 INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) Sheet 1 of 1		Application Number	10/814,548
		Filing Date	March 31, 2004
		First named Inventor	Richard Warren Hailey
		Group Art Unit	2165
		Examiner name	Jeffrey A. Coffin J. Veillard
		Attorney Docket Number	014586-9012-00
U.S. Patent Documents			

Examiner Initials	U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
JV	5,630,127	Moore et al.	5/13/1997
JV	6,000,642	Morey	12/14/1999
JV	6,006,242	Poole et al.	12/21/1999
JV	6,188,999	Moody	2/13/2001
JV	6,763,500	Black et al.	7/13/2004
JV	2003/0163809	Bantz et al.	8/28/2003
JV	2004/0250059	Ramelson et al.	12/9/2004
JV	2004/0103124	Kupkova	5/27/2004

FOREIGN PATENT DOCUMENTS						
Examiner Initials	Country Code	Foreign Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document	Translation	English Abstract

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) Sheet 1 of 1		Application Number	10/814,548
		Filing Date	March 31, 2004
		First named Inventor	Richard Warren Hailey
		Group Art Unit	2165
		Examiner name	Jeffrey A. Gaffin J. Veillard
		Attorney Docket Number	014586-9012-00
U.S. Patent Documents			

Examiner Initials	U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
JV	6,006,242	Poole, et al.	12/21/1999
JV	2003/0163809	Bantz, et al.	8/28/2003

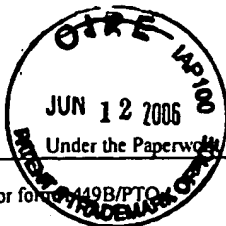
FOREIGN PATENT DOCUMENTS						
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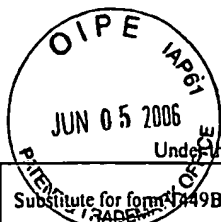
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JV		ELLIOTTE RUSTY HAROLD and W. SCOTT MEANS; XML In a Nutshell, A Desktop Quick Reference; O'Reilly; January, 2001; O'Reily & Associates, Inc., Sebastopol, California, U.S.A.

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Complete if Known

Application Number	10/814,548
Filing Date	March 31, 2004
First Named Inventor	Richard Warren Hailey
Group Art Unit	2165
Examiner Name	Jeffrey A. Gaffin Jacques Veillard
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Sheet	1	of	1
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JV		ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, 2/1/2001, pp: 1-6, Bankers Systems, Inc., St. Cloud, MN
JV		ARTA Lending Documentation System Experience Proven Technology With Reliable Compliance Help, 5/1/2001, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
JV		ARTA Deposit Documentation System User's Guide Part I Version 2.5, 9/1/2002, pp. 1-63, Bankers Systems, Inc., St. Cloud, MN
JV		ARTA Deposit Documentation System User's Guide Part II Version 2.5, 9/1/2002, pp. 1-74, Bankers Systems, Inc., St. Cloud, MN
JV		ARTA Lending Documentation System Credit Insurance Setup Worksheets Credit Life Insurance, Disability Insurance, and Involuntary Unemployment Insurance, 1/6/2003, pp. 1-14, Bankers System, Inc., St. Cloud, MN
JV		Rembrandt Lending System Powerful Technology Fused With Reliable Compliance Knowledge, 6/5/2003, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
JV		1-32 Forms Solutions, 1-32 Forms Design: Features, 2003, pp. 1-2, VMP Mortgage Solutions, a Bankers Systems, Inc. company
JV		1-32 Forms Solutions, 1-32 Forms Solutions: I-32 Featuring Editor, 2003, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company

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